

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Michael E. Skepton  
 Michael E. Skepton  
 Debtors

Case No. 15-14265-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: 210U

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Aug 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2018.

db +Michael E. Skepton, 4102 Main Street, Slatedale, PA 18079-2114  
 db +Michael E. Skepton, MAILING ADDRESS:, P.O. Box 211, Slatedale, PA 18079-0211  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 300, DALLAS, TX 75254-7883  
 cr +THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr +The Bank of New York Mellon, c/o Shellpoi, PO Box 10826, Greenville, SC 29603-0826  
 cr +The Bank of New York Mellon f/k/a the Bank of New, 55 Beattie Place, Greenville, SC 29601-2165  
 13649677 +AAP Financial Services, 4729 Hargrove Road, Raleigh NC 27616-2875  
 13551333 Advanced Auto Parts, AAP Financial Services, P.O. Box 742063, Atlanta, GA 30374-2063  
 13646702 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478  
 13667382 +Blue Mountain Health System, f/k/a, Gnaden Huetten Memorial Hospital, c/o Scott R. Lipson, Esquire, 515 W. Hamilton St., Suite 502, Allentown, PA 18101-1513  
 13551337 Blue Ridge Communications, P.O. Box 316, Palmerton, PA 18071-0316  
 13551341 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239 (address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)  
 13551342 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 (address filed with court: Collection Service Center, 250 Mt Lebanon Blvd, Ste 420, Pittsburgh, PA 15122)  
 13551340 +Children's Heart Center Of NEPA, 401 North 17th Street, Allentown, PA 18104-5034  
 13551343 +Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641  
 13551344 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550 (address filed with court: Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626)  
 13551346 13551347 Financial Recoveries, P.O. Box 1388, Mt. Laurel, NJ 08054-7388  
 +First Bank Of Delaware, P.O. Box 8099, Newark, DE 19714-8099  
 13551348 Foundation Radiology GRP, 401 Liberty Avenue, Ste 2000, Three Gateway Center, 20th Fl, Pittsburgh, PA 15222  
 13551350 I.C. Systems Collections, P.O. Box 64378, St. Paul, MN 55164-0378  
 13551351 Lehigh County Authority, P.O. Box 3758, Allentown, PA 18106-0758  
 13672256 +Lehigh County Authority, Bradford E. Landon, Solicitor c/o LCA, PO Box 3348, 1053 Spruce Road, Allentown PA 18106-0348  
 13629007 +PP&L, 2 North 9th Street, Allentown, PA 18101-1179  
 13551357 +PP&L Electric Utilities, 827 Hausman Road, Allentown PA 18104-9392  
 13551354 +Palmerton Hospital, 135 Lafayette Avenue, Palmerton, PA 18071-1596  
 13551355 #+Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425  
 13551356 Powell, Rogers & Speaks, Inc, P.O. Box 930, Halifax, PA 17032-0930  
 13551358 Progressive Physicians Assoc., 801 Ostrum Street, Bethlehem, PA 18015-1065  
 13551359 +RCN, 100 Baltimore Drive, Wilkes-Barre, PA 18702-7955  
 13551361 +SIS Mortgage, 8742 Lucent Boulevard, Ste 300, Highlands Ranch, CO 80129-2386  
 13551360 +Sacred Heart Hospital, 421 Chew Street, Allentown, PA 18102-3490  
 13551362 St. Luke's ER Physician Specialists, P.O. Box 5386, Bethlehem, PA 18015-0386  
 13551363 +St. Luke's Hospital, 801 Ostrum Street, Bethlehem, PA 18015-1065  
 13589513 +St. Luke's University Health Network, 801 Ostrum St., Bethlehem, PA 18015-1000  
 13551364 ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 (address filed with court: T-Mobile, P.O. Box 742596, Cincinnati, OH 45274-2596)  
 13839405 +THE BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 13829153 +The Bank of New York Mellon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13603993 +The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 13603995 +The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 13551367 +Wachovia, 420 Montgomery Street, San Francisco, CA 94104-1207  
 13551369 +Weis Kings, P.O. Box 471, 1000S. Second Street, Sunbury, PA 17801-3318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2018 01:54:08  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 23 2018 01:54:19 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13551334 +E-mail/Text: EBNProcessing@afni.com Aug 23 2018 01:54:15 AFNI, Inc, 404 Brock Drive, Bloomington, IL 61701-2654  
 13551335 E-mail/Text: ebn@americollect.com Aug 23 2018 01:54:14 Americollect Inc, 1851 S. Alverno Road, Manitowoc, WI 54220

District/off: 0313-4

User: SaraR  
Form ID: 210U

Page 2 of 3  
Total Noticed: 63

Date Rcvd: Aug 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13551331 +E-mail/Text: seinhorn@ars-llc.biz Aug 23 2018 01:54:36 Ability Recovery Services,  
P.O. Box 4031, Wyoming, PA 18644-0031  
13551332 +E-mail/Text: maria.dennis@gotoclc.com Aug 23 2018 01:54:34 Accelerated Financial Solution,  
39 Monette Parkway, Smithfield, VA 23430-2577  
13551336 E-mail/Text: EBN\_Greensburg@Receivemorermp.com Aug 23 2018 01:54:44  
Berks Credit & Collections, P.O. Box 329, Temple, PA 19560-0329  
13551338 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 23 2018 01:58:44 Capital One,  
P.O. Box 30281, Salt Lake City, UT 84130-0281  
13551339 E-mail/Text: nailda@centralcreditaudit.com Aug 23 2018 01:54:42 Central Credit Audit,  
P.O. Box 735, Sunbury, PA 17801-0735  
13551345 +E-mail/Text: bankruptcynotices@dcicollect.com Aug 23 2018 01:54:32 Diversified Consultants,  
10550 Deerwood Park Blvd #309, Jacksonville, FL 32256-2805  
13551352 +E-mail/Text: bkr@cardworks.com Aug 23 2018 01:53:46 Merrick Bank, P.O. Box 1500,  
Draper, UT 84020-1500  
13616948 +E-mail/Text: bkr@cardworks.com Aug 23 2018 01:53:46 Merrick Bank Corporation,  
10705 S. Jordan Gateway, Suite 200, South Jordan UT 84095-3977  
13551353 +E-mail/Text: bankruptcypdt@mcmc.com Aug 23 2018 01:54:10 Midland Funding,  
8875 Aero Drive, Ste 200, San Diego, CA 92123-2255  
13649678 +E-mail/Text: ebn@ameericollect.com Aug 23 2018 01:54:14 Progressive Physician Associates,  
c/o Americollect Inc., PO Box 1566, Manitowoc WI 54221-1566  
13551365 E-mail/Text: bankruptcyp@remitcorp.com Aug 23 2018 01:54:11 The Remit Corporation,  
P.O. Box 7, Bloomsburg, PA 17815-0007  
13551366 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 23 2018 01:53:47  
Verizon, 500 Technology Dr., Ste 300, Weldon Springs, MO 63304-2225  
13551368 E-mail/PDF: gecscedi@recoverycorp.com Aug 23 2018 01:58:43 Walmart, P.O. Box 530927,  
Atlanta, GA 30353-0927

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13551330 15-14265  
cr\* +Blue Mountain Health System, f/k/a Gnaden Huetten Memorial Hospital,  
c/o Scott R. Lipson, Esquire, 515 W. Hamilton St, Ste 502, Allentown, PA 18101-1513  
13551349 ##+HSBC, P.O. Box 5253, Carol Stream, IL 60197-5253

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 22, 2018 at the address(es) listed below:

CELINE P. DERKRIKORIAN on behalf of Creditor The Bank of New York Mellon ecfmail@mwc-law.com  
DENISE ELIZABETH CARLON on behalf of Creditor The Bank of New York Mellon  
bkggroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
MARTIN A. MOONEY on behalf of Creditor The Bank of New York Mellon ahight@schillerknapp.com,  
ahight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com;cmack@schillerknap  
p.com

District/off: 0313-4

User: SaraR  
Form ID: 210U

Page 3 of 3  
Total Noticed: 63

Date Rcvd: Aug 22, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MARTIN A. MOONEY on behalf of Creditor Specialized Loan Servicing LLC  
ahight@schillerknapp.com,  
ahight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com;cmack@schillerknap  
p.com  
MICHELLE DEWALD on behalf of Debtor Michael E. Skepton mdewald@rcn.com  
NICOLE B. LABLETTA on behalf of Creditor The Bank of New York Mellon f/k/a the Bank of New  
York nlabletta@pincuslaw.com, vbarber@pincuslaw.com  
SCOTT R. LIPSON on behalf of Creditor Blue Mountain Health System slipson@nmmlaw.com,  
dbarton@nmmlaw.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Michael E. Skepton

Case No: 15-14265-ref

Debtor(s)

---

***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

For The Court

Dated: 8/22/18

Timothy B. McGrath  
Clerk of Court